

Information to identify the case:

Debtor 1: Maria M. Salvani			Social Security number or ITIN: xxx-xx-5316
First Name Middle Name Last Name			EIN: _____
Debtor 2: (Spouse, if filing) _____			Social Security number or ITIN: _____
First Name Middle Name Last Name			EIN: _____
United States Bankruptcy Court: District of New Jersey			Date case filed in chapter: 7 10/14/19
Case number: 19-29423-JNP			Date case converted to chapter: 13 5/6/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Maria M. Salvani	
2. All other names used in the last 8 years	aka Maria M. Carmel Pe Salvani	
3. Address	7 Mountain Ln Egg Harbor Township, NJ 08234-9768	
4. Debtor's attorney Name and address	Jeanie D. Wiesner Subranni Zauber Willow Ridge Executive Office Park 750 Route 73 South – Suite 307B Marlton, NJ 08053	Contact phone 856-985-3086 Email: jwiesner@subranni.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 5/7/20

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<p>June 5, 2020 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com</p>
8. Deadlines	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 8/4/20</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 7/15/20</p> <p>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
9. Filing of plan	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Maria M. Salvani
 Debtor

Case No. 19-29423-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309I

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 Total Noticed: 61

Date Rcvd: May 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2020.

db Maria M. Salvani, 7 Mountain Ln, Egg Harbor Township, NJ 08234-9768
 518510639 Advanced Call Center Technologies, POB 9091, Gray, TN 37615-9091
 518510640 #+Allied Interstate, LLC, 7525 W. Campus Road, New Albany, OH 43054-1121
 518510641 Allied Interstate, LLC, PO Box 1954, Southgate, MI 48195-0954
 518510644 #Atlantic Credit & Finance, Inc., PO Box 13386, Roanoke, VA 24033-3386
 518510645 Atlanticare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
 518510648 Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
 518510653 Citicard - AAdvantage Platinum Card, PO Box 6062, Sioux Falls, SD 57117-6062
 518510658 Credit Control LLC, Attn: Bank of America, PO Box 546, Hazelwood, MO 63042-0546
 518510659 Dental Arts of South Jersey, 1001 Laurel Oak Rd Ste C1, Voorhees, NJ 08043-3512
 518510660 Discover Bank - 'more' card, PO Box 71084, Charlotte, NC 28272-1084
 518510662 English Creek Self Storage, 1187 Ocean Heights Ave, Egg Harbor, NJ 08215
 518510664 Extra Space Storage, 6698 Washington Ave, Egg Harbor Township, NJ 08234-1825
 518510666 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster Garbus & Garbus, 60 Motor Parkway Attn: Discover Bank, Commack, NY 11725-0000)
 518510667 Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218
 518510668 Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
 518510670 +Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271
 518510671 Monarch Recovery MGMT Inc, 3260 Tillman Dr Ste 75, Bensalem, PA 19020-2059
 518510673 +NJR Clean Energy Ventures, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
 518510674 NJR Clean Energy Ventures Corp, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
 518579359 +NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
 518510675 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 518510682 Schachter & Portnoy, LLC, 3490 US Route ONE Ste 6, Princeton, NJ 08540
 518510693 The Dermatology Group, PO Box 791486, Baltimore, MD 21279-1486
 518510694 United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jwiesner@subranni.com May 07 2020 23:37:20 Jeanie D. Wiesner,

Subranni Zauber, Willow Ridge Executive Office Park, 750 Route 73 South - Suite 307B, Marlton, NJ 08053

tr E-mail/Text: pmarrappa@standingtrustee.com May 07 2020 23:37:38 Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977

smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2020 23:38:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2020 23:38:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518510642 EDI: AMEREXPR.COM May 08 2020 02:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270

518510643 +E-mail/Text: bky@americanprofit.net May 07 2020 23:38:43 American Profit Recovery, 34405 W. 12 Mile Rd, Ste 379, Farmington Hills, MI 48331-5608

518510646 E-mail/Text: maria.herron@atlanticare.org May 07 2020 23:38:25 Atlanticare Surgery Center, 2500 English Creek Ave Ste 702, Egg Harbor Township, NJ 08234-5549

518510649 EDI: BANKAMER.COM May 08 2020 02:53:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019

518510647 EDI: BANKAMER.COM May 08 2020 02:53:00 Bank Of America, PO Box 31785, Tampa, FL 33631-3785

518510650 EDI: BANKAMER.COM May 08 2020 02:53:00 Bank Of America National Association, 4909 Savarese Cir, Tampa, FL 33634-2413

518510656 EDI: WFNNB.COM May 08 2020 02:53:00 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789

518510651 E-mail/Text: cms-bk@cms-collect.com May 07 2020 23:38:02 Capital Management Services, 698 1/2 S Ogden St, Buffalo, NY 14206-2317

518510652 EDI: CAPITALONE.COM May 08 2020 02:53:00 Capital One Bank USA NA, POB 85619, Richmond, VA 23285-5619

518510654 +E-mail/Text: mediamanagers@clientservices.com May 07 2020 23:37:30 Client Services Inc., 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816

518510655 EDI: WFNNB.COM May 08 2020 02:53:00 Comenity - Loft, PO Box 659569, San Antonio, TX 78265-9569

518510657 EDI: WFNNB.COM May 08 2020 02:53:00 Comenity-Victorias Secret, PO Box 182789, Columbus, OH 43218-2789

518510663 E-mail/Text: bknotice@ercbpo.com May 07 2020 23:38:26 ERC, PO Box 23870, Jacksonville, FL 32241-3870

518510665 +EDI: FSAE.COM May 08 2020 02:53:00 Firstsource Advantage, LLC, POB 628, Buffalo, NY 14240-0628

518510669 +EDI: MID8.COM May 08 2020 02:53:00 Midland Credit Management, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255

518510672 E-mail/Text: NCI_bankonotify@ncirm.com May 07 2020 23:37:31 Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581

District/off: 0312-1

User: admin
Form ID: 309I

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Total Noticed: 61

Date Rcvd: May 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518510681	EDI: PRA.COM May 08 2020 02:53:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Norfolk, VA 23502-4962
518510676	EDI: PRA.COM May 08 2020 02:53:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
518510677	EDI: PRA.COM May 08 2020 02:53:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
518510685	EDI: RMSC.COM May 08 2020 02:53:00	SYNCB / GAP DC, PO Box 960017, Orlando, FL 32896-0017
518510686	EDI: RMSC.COM May 08 2020 02:53:00	SYNCB / Lowes, PO Box 965005, Orlando, FL 32896-5005
518510688	EDI: RMSC.COM May 08 2020 02:53:00	SYNCB/Care Credit, PO Box 960061, Orlando, FL 32896-0061
518510689	EDI: RMSC.COM May 08 2020 02:53:00	SYNCB/JC Penney, PO Box 960090, Orlando, FL 32896-0090
518510690	EDI: RMSC.COM May 08 2020 02:53:00	SYNCB/Sams Club, PO Box 530942, Atlanta, GA 30353-0942
518510691	EDI: RMSC.COM May 08 2020 02:53:00	SYNCHRONY Bank, PO Box 960013, Orlando, FL 32896-0013
518510683	E-mail/Text: jennifer.chacon@spservicing.com May 07 2020 23:39:07 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250	
518510684	+E-mail/Text: courts@southjerseyfcu.com May 07 2020 23:38:21 South Jersey Federal Credit Union, POB 5530, Deptford, NJ 08096-0530	
518510687	EDI: RMSC.COM May 08 2020 02:53:00	Syncb /Gap, PO Box 965005, Orlando, FL 32896-5005
518512455	+EDI: RMSC.COM May 08 2020 02:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518510692	EDI: RMSC.COM May 08 2020 02:53:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
518510696	EDI: WFFC.COM May 08 2020 02:53:00	WF Financial Cards, PO Box 14517, Des Moines, IA 50306-3517
518510695	EDI: WFFC.COM May 08 2020 02:53:00	Wells Frgo Financial, PO Box 29704, Phoenix, AZ 85038-9704

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518510679*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952)
518510680*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502)
518510678*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., POB 12914, Norfolk, VA 23541-0000)
518510661	##Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 309I

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Total Noticed: 61

Date Rcvd: May 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2020 at the address(es) listed below:
NONE.

TOTAL: 0